



Since 1989

Pineridge Chapter – Fall Edition Newsletter – Oct-Nov '25

President's Message

Hello fellow Posties,

October is a time where we welcome the autumn colours and cooler air, a time of reflection over the year, a time of celebration at Thanksgiving with family and friends. With the financial and labour issues facing our parent company, Canada Post, the year has not been so kind to us as well: Canada Post has cancelled our annual funding, and we have been without mailing privileges for a year now. We are hoping for better days for CPC, and for us. In the meantime, we are very grateful to our major sponsor, belairdirect insurance, for their continued support, as well as yours with your dues, year after year.

Going forward, we don't know where this leaves us as an organization, but it is perhaps now more important than ever, if you wish this association of friends and co-workers to continue, to renew and pay those dues. It has been our mission for 36 years now, to keep the camaraderie among past workers of the postal service, alive.

October is usually the time to renew the membership with this Chapter for next year. It ensures you continue getting our newsletter four times a year, and gain access to the great discounts we have negotiated for you. At \$10 per year per member, this is a great deal to keep in contact with your fellow work mates and friends, past and present.

For us as an organization, in order to control our expenses, we have adapted to this by shrinking our newsletter in content and font size and using smaller envelopes in order to minimize our mailing costs. We will also use your email addresses if you wish to get your news that way.

Also, anyone thinking of travelling this Fall and Winter, should use our discounts with belairdirect travel insurance, formerly called Medoc, which is now associated with belairdirect home & auto Insurance. As well, Fall is a good time to improve your health and fitness by joining a health club like GoodLife Fitness, checking up on your hearing with HearingLife, your vision with Specsavers, all with our discount programs.

We look forward to seeing you throughout the year at any of our get togethers. It is always nice to meet up with friends.

So, stay safe, and we look forward to meeting once again.

J.P.

Jean Pierre Leguerrier

President

Upcoming Event

Pineridge Chapter is having our next Christmas time Gala Event on Thursday, December 11th, at The Mandarin Restaurant, 1725 Kingston Road, Pickering, at 12 noon.

The menu is varied and pleasing to everyone who has been there, and Santa may have a lot of gifts!

Please register early by calling or texting Pat, at 289-927-1521, and it is strongly recommended that you pay well before the event.

Our current pricing for this event:

- \$20 for a Senior Paid Member of the Heritage Club
- \$25 for a Non-Senior Paid Member
- \$30 for a Non-Member wishing to attend with you

As most of you know, the current pricing for a Senior who gets a 20% discount at The Mandarin for lunch is over \$30.

Send in your e-payments to: *pineridgechapter14@gmail.com*, or your cheques made out **to Pineridge Heritage Club**, and mailed to: Pat Stephenson, Pineridge Heritage Club, 295 Bluejay Cres., Oshawa ON L1G 6X4. If you end up cancelling for any reason, we will refund your payment. Please note, for all our events, we recommend you call to register your attendance, it makes our lives so much easier. Also, please do not arrive too early: we need the time to set things up for you!

For this event, part of the donations to the 50/50 draw will be going back to our club, to bolster our finances, and some to a charitable local organization.



Our last lunch event was well attended & it is always a good opportunity to dine with friends!

Notice Board

Would you like more events offered? Pineridge Chapter use to have more events: day and multi-days bus trips, golfing and bowling, but it seems that these didn't attract many of our

members. If you have suggestions for new events, please reach out to our VP, Debbie Greenwood, via email (dagreenwood4@gmail.com).

Santa Letters & other CPC Programs: Canada Post, this year, cancelled all our funding for our volunteer events, and since November 2024, would not renew our mailing privileges.

Yet, in spite of this, they announced they would continue the Santa Letter Program, a yearly exercise that requires the volunteer hours of our members in the Heritage Club.

We felt disrespected by this gesture that CPC, with the Santa Workshop Program that depends on our volunteers, would now deprive us of funds to host their events, including this one.

For this reason, if our members wish to still participate in Canada Post programs like this one, please contact CPC directly at 416-409-5303, as we will not be co-ordinating this year.

Elections: this year, as per the Constitution, this being an odd number year, the positions up for renewal would be for 1st and 3rd Vice Presidents, and Secretary-Treasurer, and the elections would be held at our Annual Gala event, if required. If anyone wants to submit their name, or nominate someone, please let anyone on the Committee know by November 30th.

Heritage Club Scholarship Winners: Of 18 applications this year, we have 3 lucky winners: Liam R.Cull, Henri S.N. Roy, and Sidney A. Metcalf: Congratulations!



Sidney Metcalf is pictured receiving the good news from her proud grand parents.

Next Year's Scholarship Program will run until the end of June, 2026. Please watch for the monetary opportunities for your kids and grand kids.

Life Events: Have you had any life events you would like the us to announce? Marriages, births, special anniversaries, special awards, deaths, hospitalizations, etc. Let us know so we can pay tribute.

Helping Others: We continue to collect non-perishable food items for the Food Banks, and we thank everyone for their generous donations every time we hold an event.

We have found a new home for our donations of soda can tabs: Royal Canadian Legion 258 will now accept these from us. Thank you for all your generous donations and thoughts in the past.



Colleagues & Friends who have passed this year: Our Condolences

Lynval Barclay, Doug Swoffer, Peter Tustin, Joseph & Anne Wolba, Terry Williams, Donald Castrucci, Frederick Scott, Ewa Marr, Malcom Yearwood, Ossie (Osworth Bassanio) Blake, John Alexander Shearer, Robin McMurther, John Dollekamp, Steven Schwarz, Florence Healey.

Dues are due time: It's October and it's time! Still only \$10 per year per member, and \$10 for your spouse. For that you get four newsletters per year and a lot of discount opportunities. Our membership runs from January to December and is available for retirees, and current working members of Canada Post who have 20 years of service. You can pay by cheque, made out to **Pineridge Heritage Club**, and mail to Pat Stephenson, Pineridge Heritage Club, 295 Bluejay Cres., Oshawa ON L1G 6X4, or do an e-payment to pineridgechapter14@gmail.com.

If you are unsure if you have already paid or not, you can call or text Pat Stephenson's number (289-927-1521), or e-mail her at: p_stephenson2001@yahoo.ca

MEMBERSHIP DUES RENEWAL SLIP	
Name:	
Name of spouse (if applying as a couple):	
Address:	
City:	Postal Code:
Phone Number:	
Email address: (optional):	
Renewal for Self: _____	Couple: _____
Is this a Renewal: _____	or
Amount Enclosed: \$ _____	
a New Membership: _____	

Do you do any volunteering?	
With what organization?	How many hours per month?

The "L I F E is G O O D" Section

I got fired today because I kept asking my customer whether they would prefer "smoking" or "non-smoking". Apparently, the correct words are "cremation" or "burial"...

It's a good day. The bulb finally burned out on my check engine light.

I did some financial planning & it looks like I can retire at 97 and live comfortably for 11 minutes.

I changed my password to "incorrect" so, whenever I forget what it is, the computer will say "your password is incorrect".

Son: "Dad, I've got a part in the school play, I play a man who's been married 25 years". Dad: "Maybe next time you'll get a speaking part"?

You know how they throw the ball into the crowd after they win the game? That's not allowed in bowling, I know that now.

THE POST HORN



A POSTAL SERVICE STORY

Survivor Benefit Amount Issue this year: Canada Post has hired a new "provider", called AON, to manage the Canada Post Pension Program. AON issued a letter containing an error THIS YEAR and they will issue a corrective letter NEXT YEAR outlining what people will be getting, correcting this misinformation on the survivor benefit amount shown on your annual personalized pension statement (PPS).

The amount reflects the value at the pension commencement date, before indexation is applied. Please be assured that the survivor benefit has not been reduced. If and when the survivor benefit becomes payable, the initial amount shown on your PPS from your pension commencement date will be subject to indexation in accordance with plan text provisions.

In any case, you should always keep your paperwork from your Pension in a safe place, in case you have to refer to it.

Following is the letter we received from CPC Head Office as a response to our enquiries:

Good afternoon,

With respect to your question about the survivor benefit amount shown on your annual personalized pension statement (PPS), the amount reflects the value at the pension commencement date, before indexation is applied.

Please be assured that the survivor benefit has not been reduced. If and when the survivor benefit becomes payable, the initial amount shown on your PPS from your pension commencement date will be subject to indexation in accordance with plan text provisions.

For reference: Print screen from this year's PPS for a Jane Doe retired member:

Your Entitlements

Your Retirement Pension as at January 1, 2025

Your monthly pension

Payable until October 31, 2025 *	\$3,492.65
Payable from November 1, 2025, for life	\$2,321.39

* This amount includes a bridge benefit which is payable until age 65, your death, or commencement of CPP/QPP disability benefits, whichever occurs first.

Form of Pension

Your pension is paid to you until you die, regardless of the number of payments.

Upon your death, your survivor will receive a lifetime survivor benefit from the Plan of \$1,416.44 per month, less applicable taxes. This estimate was calculated as of your pension commencement date.

If you have dependent children at the time of your death, they may also be eligible to receive a monthly survivor benefit equal to a percentage of your unreduced pension. Children acquired after your pension commencement date are not eligible for any survivor benefits.

Pension Indexation

The indexation rate for 2025 is 2.70%. The amount of the indexation is already included in your monthly pension shown under "Your Retirement Pension" above. Indexation is applied yearly to your pension benefit according to the average increase in the Consumer Price Index (CPI). Pension indexation also applies to any monthly survivor benefits for eligible spouses, common-law spouses, and dependent children.

Please pass on this information to members of the Heritage Club to help alleviate the volume of calls that the Pension Centre is receiving on this topic.

Regards,

Miriam Tanguay Simard

Manager, Pension Regulation, Investment Operations / Canada Post Pension Plan

NOTE : For those members who retired prior to CPC incorporation, this does not apply.

Our sponsors & affinity partners: an opportunity for discounts

belairdirect for Home and Auto, and Travel Insurance



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Say hello to belairdirect travel insurance (formerly MEDOC®)

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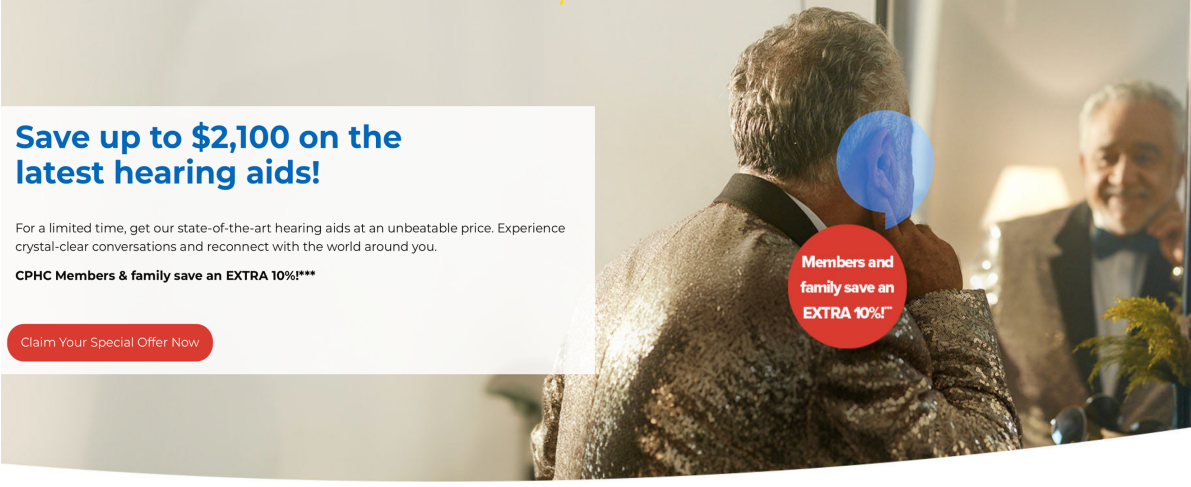
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- GoodLife On-Demand delivers online workouts wherever and whenever you want
- GoodLife Rewards offers savings and exclusive deals from GoodLife partners

SCAN TO SEE WHAT GOODLIFE OFFERS!





SCAN TO BOOK A TOUR AND ONE VISIT TRIAL PASS!

Valid until:
August 8, 2026

Why Join? – The Membership Advantages

- **belairdirect** (formerly Johnson) Home and Car Insurance: discounts of up to 35%.
- **belairdirect** travel insurance (formerly **MEDOC**)
- **belairdirect** scholarships for your children.
- **GoodLife Fitness**: discounts up to 30% off the regular all club access rates.
- **HearingLife**: discounts up to 10% with price matching in effect.
- **Specsavers**: discounts on glasses.
- **Genumark**: access to Corporate branded apparel.
- **Pineridge Chapter** discounts to events and/or luncheons.
- **Heritage Club scholarships** for your kids and grandkids of \$2,000 per school year.
- **And...** The knowledge that a portion of your dues support local families and charities in need.

IMPORTANT: In order to benefit from these discounts, you must:

1. Mention your Heritage Club membership number,
and
2. You must have paid your membership dues to the Pineridge Chapter for the current year or more, otherwise coverage could be denied or terminated.

Your Benefits Contact Numbers

Canada Post Pension Plan 1-877-480-9220
 Govt. of Canada Superannuation Pension Plan 1-800-561-7930
 Canada Pension Plan/Old Age Security 1-800-277-9914
 Canada Life Insurance 1-866-716-1313
 Public Service Health Care Plan 1-855-415-4414
 Access Human Resources 1-877-807-9090
 Employment Insurance 1-800-206-7218
 Passport 1-800-567-6868
 Canada Revenue Agency 1-800-959-8281

Your Committee Members

J.P. Leguerrier, Chapter President, Writer-Editor
 Bernie Snyder, 1st Vice-President, jobernsnnyder@gmail.com
 Debbie Greenwood, 2nd Vice-President, dagreenwood4@gmail.com
 Cheryl Leith, 3rd Vice-President
 Patricia Stephenson, Treasurer-Secretary, Membership Dues & Database
p_stephenson2001@yahoo.ca
 Lifetime Honorary Member: Margaret Fisher

Payment for dues and luncheons: Cheques for luncheons and membership dues should be made out to: **Pineridge Heritage Club**, and sent to our address: P. Stephenson, Treasurer, Pineridge Heritage Club, 295 Bluejay Cres., Oshawa ON L1G 6X4.

You may also do an e-payment at: pineridgechapter14@gmail.com